

Stern, Lavinthal, Frankenberg & Norgaard, LLC
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Attorneys for Secured Creditor,
PROVIDENT BANK
By: Gary K. Norgaard, Esq.(GN 9243)

In Re:

HOWARD J. GODFREY

Debtor(s).

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
NEWARK VICINAGE

Chapter 13

Case No. 05-43007(RG)

NOTICE OF APPEARANCE AND REQUEST FOR SERVICE OF NOTICES

The undersigned attorneys for the above-mentioned creditor hereby notices their appearance and requests service of all notices, pleadings and other documents pursuant to the Federal Rules of Bankruptcy Procedure.

Please serve all notices, regardless of form, on:

Stern, Lavinthal, Frankenberg & Norgaard, LLC
184 Grand Avenue
Englewood, New Jersey 07631-3507

and/or via electronic service (CM/ECF)

Nothing herein shall relieve the debtor or any party from service required by due process of law, the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure and/or the Local Rules of practice. This demand requires an additional notice and does not alter or modify the responsibility of any entity to provide notice and/or service otherwise required.

Any distributions including monthly mortgage payments or trustee distributions should be sent directly to the Secured Creditor pursuant to the filed Proof of Claim.

The filing of this Notice shall not constitute a voluntary submission to the jurisdiction and/or venue of this court and shall not be the basis for jurisdiction and/or venue by this court. Secured Creditor preserves all objections and rights relative to this proceeding, including objections to jurisdiction and venue, notwithstanding the filing of this notice.

Stern, Lavinthal, Frankenberg & Norgaard, LLC
Attorneys for Secured Creditor.

By /s/ Gary K. Norgaard
Gary K. Norgaard, Esq.

Dated: October 10, 2005

File No. 05N407